

ABSTRACT

A secure system and method for purchasing and payment to be used on a communication network having at least one server site (Merchant) that offers products and/or services for sale, at

- 5 least one User that engages in electronic commerce with said Merchant and an Agent that acts as an intermediary between Clients and Merchants and as the Client's agent before Merchants. This invention discloses a secure and fraud inhibitor system and method for an Agent for making secure purchases and payments to Merchant on behalf of the User, while making collections to Users independently; and a method and system for delivering said purchases to said Users anonymously.

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